

**City of Boston Health Insurance
Coalition Bargaining Tentative 4-Year Agreement*
Estimated Savings (\$ millions)**

Current Plan Design**	New Designs for All Plans	FY12	FY13	FY14	FY15	Total
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Employee Premium Share - 1.25% increase effective FY12, additional 1.25% increase effective FY13

HPHC and NHP HMO	15%	17.5%					
HPHC POS	20%	22.5%	-\$4.5	-\$9.3	-\$10.1	-\$11.0	-\$34.9
BCBS	25%	27.5%					

Employee Co-Pays - Effective FY13

Primary Care	\$10	\$15	no change				
Specialty Care	\$10	\$25					
Pharmacy - Retail	\$5/10/25	\$10/25/45		-\$11.1	-\$11.7	-\$12.3	-\$35.0
Pharmacy - Mail 90 days	\$10/20/75	\$20/50/100					
Emergency Room	\$30	\$100					
Total				-\$4.5	-\$20.4	-\$21.8	-\$23.3
							-\$69.9

*Additionally, this agreement contains a 1% increase to retiree Medicare premium share, effective FY16.
Estimated FY16 Savings total \$400,000.

** Current plan design copays reflect HPHC Plans, which account for 77% of non-Medicare enrollees.
Estimated Savings reflect changes to all City non-Medicare plans.

April 14, 2011